

Insurer Name: _____
NAIC Number: _____

Date: _____

**MISSISSIPPI
EXPENSE CONSTANT SUPPLEMENT**

CALCULATION OF COMPANY LOSS COST MULTIPLIER WITH EXPENSE CONSTANTS

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

	Selected Provisions		
	Overall	Variable	Fixed
A. Total Production Expense	_____	_____	_____
B. General Expense	_____	_____	_____
C. Taxes, Licenses & Fees	_____	_____	_____
D. Profit & Contingencies	_____	_____	_____
E. Credit for Investment Income*	_____ ()	_____ ()	_____ ()
F. Other (explain)	_____	_____	_____
G. TOTAL	_____	_____	_____

*Include as an offset, or explain how investment income is taken into account.

- 4 A. Expected Loss Ratio: $ELR = 100\% - \text{Overall } 3G =$ _____
B. ELR expressed in decimal form = _____
C. Variable Expected Loss Ratio $VELR = 100\% - \text{Variable } 3G =$ _____
D. VELR in decimal form = _____

5. Formula Expense Constant:

$$[(1.00 \div 4B) - (1.00 \div 4D)] \times \text{Average Underlying Loss Cost} =$$

Formula Variable Loss Cost Multiplier: $(2B \div 4D) =$

6. Selected Expense Constant =

Selected Variable Loss Cost Multiplier =

7. Explain any differences between 5 and 6:

8. Rate level change for the coverages to which this page applies

9%